

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Application No.	10/084,856	Customer No.	: 41230
Applicant	: Douglas U. Mennie, et al.	Confirmation No.	: 6222
Filed	: February 27, 2002	Art Unit	: 3694
Docket No.	: 247171-000373USD1	Examiner	: Jamie H. Swartz
Title:	: Automatic Funds Processing System		

**INFORMATION DISCLOSURE
STATEMENT UNDER 37 C.F.R. §§1.97 and 1.98**

COMMISSIONER FOR PATENTS – via EFS
Alexandria, Virginia 22313-1450

Dear Commissioner:

In compliance with the duty of disclosure under 37 C.F.R. §1.56, it is respectfully requested that this Information Disclosure Statement be entered and the references listed on concurrently submitted List of References be considered by the Examiner and made of record.

In accordance with 37 C.F.R. § 1.98(d), any necessary copies of the listed references are submitted concurrently herewith. However, in accordance with the September 21, 2004 OG Notice and 37 C.F.R. § 1.98(a)(2)(ii), copies of U.S. patents and U.S. published application references are no longer required, and thus, are not included.

In accordance with 37 C.F.R. §§ 1.97(g),(h), this Information Disclosure Statement is not to be construed as a representation that a search has been made, and is not to be construed to be an admission that the information disclosed is, or is considered to be, prior art with respect to the present application or material to patentability as defined in 37 C.F.R. § 1.56.

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This Information Disclosure Statement is being submitted after the mailing of the first Office Action reflecting an examination on the merits but before the mailing of a Final Action or Notice of Allowance. Please charge the corresponding \$180 Information Disclosure Statement fee via the deposit account listed below. It is believed that no other fees are due; however, should any additional fees be required (except for payment of the issue fee) or credits be due, the Commissioner is authorized to deduct the fees from or credit the overpayment to Nixon Peabody LLP Deposit Account No. 50-4181 (247171-000373USD1).

Dated: November 18, 2011

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